

**Exhibit
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ZWICKER & ASSOCIATES, P.C.

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504824040011108

Personal and Confidential

11/08/2001

JOSEPH D PALUH
19222 MALVERN AVE
ROCKY RIVER, OH 44116Re: Oklahoma Guaranteed Student Loan Program COR040
Account No: 085527135-0201A¹² Balance: \$17,388.87Paul W. Zwickler
MA Bar

Dear JOSEPH D PALUH:

Arthur J. Tessimond
MA & NH Bars

This office acknowledges receipt of your recent correspondence concerning your account with the above-referenced client. We are in the process of internally reviewing your correspondence to determine if there is a response required. If so, you shall be contacted by us in the near future.

Jocelyn A. Thomsen
MA & NH Bars

However, if you have any questions, please feel free to call me immediately.

Amy Edith Britt
CA BarRon Z. Opher*
NJ & PA Bars

Sincerely,

Michael F. Braven
AL & GA Bars

Laura Smart, Account Manager

Richard G. Fowler*
FL BarPaul M. Weich
AZ BarRandall Pratt*
ME & NH BarsFrancesco Fabiano*
NY BarRobert G. Markoff*
IL BarStephen E. Kaplan
TX & NY BarsRiecke Baumann
TX BarGerald F. Dumas
OK BarIrvin Borenstein
CO BarSanford J. Pollack
NE & MO BarsMichael R. Stillman*
MI Bar

¹ THIS CORRESPONDENCE IS FROM A DEBT COLLECTOR. AS SUCH THIS CORRESPONDENCE IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

² IMPORTANT NOTICES APPEAR ON THE BACK OF THIS LETTER. PLEASE READ THEM AS THEY MAY AFFECT YOUR RIGHTS.

* Of Counsel